

Social and Economic Stress Among Ohio Farmers

Urban people have often regarded farming as a serene, bucolic enterprise that shelters families from the stresses of modern society. A closer look at current conditions in farming raises questions about this popular myth.

Economists have documented recent financial stress in agriculture. But relatively little has been said about the effects of this stress on farmers and their families. According to sociologists and family therapists, farm families are particularly vulnerable to stress. They are subject to the stress of uncertainties they cannot control, such as weather, changing consumer demands and interest rates. They hold multiple work roles: farm, household and off-farm responsibilities must be juggled in the face of limited time, money, and energy. In addition to the perennial uncertainties of farm life, the current farm crisis has placed additional financial stress on farming families.

Stress is a set of physical or mental reactions to demands placed upon individuals which exceed their ability to cope. Stress may result from any number of life events, such as job loss, divorce, death, or illness. When economic stress becomes severe, such as in the case of a family losing a farm, social, physical, and emotional problems associated with trying to cope are likely to increase.

A study currently being conducted by the Department of Agricultural Economics and Rural Sociology at The Ohio State University provides new information about economic stress and the strategies that help farmers cope with stress. The study is part of a larger project which is monitoring farm and household changes among Ohio farmers over a five-year period. The farmers were selected randomly from a list of all Ohio operators (approximately 70,000). A total of 940 individuals operating farms in 1986 agreed to participate, a response rate of 67 percent. Telephone interviews were completed during Spring 1987 and were followed by a mail-out survey. This study is based on data from the 503 operators who completed both the mail and telephone surveys. The results have been adjusted to adequately represent farmers from all sales classes in Ohio.

Indicators of economic stress are presented in Table 1. The percent of Ohio operators within each economic stress category is displayed. We examined several types of economic stress. The first included financial measures such as debt-to-asset ratio and loan problems. The debt-to-asset ratio, obtained by dividing total liabilities by total assets, measures the solvency and risk-bearing ability of the operator. Conventionally, farmers with ratios about .7 are considered to be in extreme financial

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difficulty and may border on technical insolvency. Ratios between .4 and .7 indicate serious financial problems while ratios less than .4 indicate good to excellent condition. The table shows that about 6 percent of Ohio operators have extreme difficulties and another 9 percent have serious problems. The average debt-to-asset ratio for Ohio operators (on January 1, 1987) is about .18, under the national average of .22. About 11 percent of Ohio operators report loan problems, such as having postponed interest, restructured loans, or delinquent principal.

In addition to these objective financial indicators, we asked operators to compare their current financial situation to past years and to that of other farmers. Operators were almost evenly divided about how their financial condition compared with that of five years ago. Conditions improved for 36 percent, 33 percent stayed about the same, and 30 percent became worse off. Most (60 percent) reported their situation was about the same as other farmers.

The operators were also questioned about their future ability to farm and about the viability of farming as an occupation for others. Almost 30% reported that it was uncertain or unlikely they could continue to farm in the next five years and almost 42 percent would not recommend farming as a career.

Another set of questions focused on household adjustments to cope with expenses in the past year. Farm households appear to have made a great deal of adjustments. More than half postponed major farm and household expenses. Changes in expenditures for food and medical care were less frequently reported. Because farmers are reducing or postponing purchases, the effects of the farm crisis can be expected to extend beyond the farm gate into other local industries and services.

Finally, operators were questioned about general stress levels. About 64 percent reported feeling some stress on a daily basis

and more than 70 percent expressed concern about their level of stress. Over 60 percent indicated that stress increased from moderate to great degrees over their farming career. In sum, although Ohio has not been as adversely affected by the farm crisis as other Midwestern states, the results show a great deal of stress among Ohio farmers.

Farmers were asked to rate the types of behaviors they find most helpful in order to stay in farming. Of these, "Believing in God" was considered to be the most helpful, mentioned by about 80 percent of operators. Farm organizations (specifically the Farm Bureau) and extension agents were considered helpful to 40 and 54 percent of the operators, respectively. "Talking with friends about staying in farming" was considered more helpful (48 percent of operators) than "talking with relatives" (40 percent). Relatively few farmers used the services of professionals for support. Lawyers and ministers were found equally helpful (by about 20 percent of respondents) while only 9 percent reported being helped by mental health and family counseling.

These results have several implications for service organizations engaged in outreach to farmers. First, farm organizations and extension services have been helpful to many farmers. Second, the role of religion in alleviating farm stress is important. Talking to a minister is more than twice as likely to be considered helpful by farmers than talking to mental health and family counselors. Relying on God can provide comfort when human agencies fail and help externalize the reasons for one's fate. Interestingly, frequency of church-going is not related to stress levels. As one farm wife pointed out, many farmers are simply too tired and overworked to regularly attend services.

Even though most operators are not experiencing severe economic hardship as a result of the farm crisis, general stress among Ohio operators is

widespread. The uncertainties of agricultural production and the multiple adjustments farmers typically make in work and consumption patterns are stress-inducing. While many of these uncertainties and adjustments

have come about because of the farm crisis, it is likely that farming has always been a stressful occupation. The farm crisis has only heightened and drawn national attention to the problem.

Table 1. Indicators of Economics Stress Among Ohio Operators.

	<u>% of Operators Reporting</u>		<u>% of Operators Reporting</u>
Debt-to-Asset Ratio		Family Postponed	
No debt	37.6	Major Farm Purchases	
1-10	23.7	No	34.6
11-40	23.6	Yes	65.4
41-70	9.0		
71-100	6.2	Family Changed Food	
Loan Problems		Consumption Patterns	
No	89.1	to Save Money	
Yes	10.9	No	71.1
		Yes	28.9
Financial Situation			
Compared to Five		Family Postponed	
Years Ago		Medical Care to Save	
Better off	36.3	Money	
Staying even	33.3	No	82.3
Worse off	30.4	Yes	17.7
Financial Situation			
Compared to Other		Daily Stress	
Farmers		Experienced	
Above average	26.6	None	6.1
About the same	60.4	A little	30.3
Below average	13.0	Some	46.2
Likelihood that Finances		A great deal	17.5
will Allow Operator to			
Continue to Farm for		Increase in Stress Over	
Next Five Years		Farm Career	
Likely/Very Likely	70.5	None to slight	38.7
Unsure/Unlikely	29.5	Moderate	45.5
Would Recommend Farming		Great increase	15.8
to Children or Other			
Relatives		Family Used Savings to	
Yes	58.1	Meet Expenses	
No	41.9	No	50.5
		Yes	49.5